

RAYMOND RALETZ  
27 WINDEMERE DRIVE  
SICKLERVILLE, NJ 08081

**OFFICE OF THE CHAPTER 13 STANDING TRUSTEE**

Andrew B. Finberg  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977  
(856) 663-5002

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(Camden)**

In Re:

RAYMOND RALETZ

Debtor(s).

Proceedings in Chapter 13

Case No.: 23-16240-ABA

**TRUSTEE'S STATEMENT PURSUANT  
TO 11 U.S.C. §§ 1302(c), 1106(a)(3), and  
1106(a)(4)**

The Chapter 13 Standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. §§ 1302(c), 1106(a)(3) and 1106(a)(4).

1. The Trustee's office has conducted a § 341(a) Meeting of Creditors and a business examination which consisted of the review of the Petition, Schedules A - J, Statement of Financial Affairs, and Statement of Current Monthly Income, including a comparison between the Debtor(s)' filed petition and schedules and Certification of Business Debtor (attached hereto as Exhibit "A").

2. The Trustee, except to the extent that the Court orders otherwise, has investigated the acts, conduct, assets, liabilities, and financial condition of the Debtor(s), the operation of the Debtor(s)' business and the desirability of the continuance of such business, and any other matter relevant to the case or to the formulation of a plan.

3. Furthermore, in connection with the investigation, the Trustee has not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of Debtor(s), or to a cause of action available to the estate.

Dated: November 29, 2023

ICB: KES  
via first class mail:

RAYMOND RALETZ

Respectfully submitted,

/s/ ANDREW B. FINBERG  
ANDREW B. FINBERG  
Chapter 13 Standing Trustee

IN RE:

Raymond T. Raletz, Jr.

Debtor(s).

Proceedings in Chapter 13

Case Number: 23-16240 (ABA) (JNP)

CERTIFICATION OF DEBTOR  
DERIVING INCOME FROM  
AN INTEREST IN AN  
ACTIVE BUSINESS

I, Raymond T. Raletz being duly sworn, upon my oath state:

1. I have an ownership interest in the business known as Echelon Insurance Agency
2. I operate this business at 606 S. Burnt Mill Road, Voorhees, NJ
3. I (own) or lease) this property.
4. I operate this business as a (sole proprietorship, LLC, LLP, Partnership, (Corp.) or Franchise).
5. I started this business on mm/dd/yyyy. 07/1975
6. I have an ownership interest of 100 %.
7. I (do) or do not) have insurance coverage for this business in place at this time.
8. As of the date of this certification, I have the following insurance coverage(s) in place:

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Business owner's policy (BOP); | <input type="checkbox"/> Commercial auto insurance;                         |
| <input checked="" type="checkbox"/> General liability insurance;   | <input checked="" type="checkbox"/> Professional liability insurance (E&O); |
| <input checked="" type="checkbox"/> Property insurance;            | <input checked="" type="checkbox"/> Worker's compensation insurance;        |
| <input type="checkbox"/> Malpractice insurance;                    | <input type="checkbox"/> Other: _____;                                      |
| <input type="checkbox"/> No insurance required.                    |   |

9. I (do) do not / am not required to) have an active license or permit to operate my business.
10. I have bank accounts in the following financial institutions which are utilized for my business operations (include Paypal & online accounts):

Bank Name	Type of Account / Purpose	Account Number (Last 4 digits)
<u>TD Bank</u>	<u>Business Checking</u>	<u>4632</u>

11. I (have) or have not) filed business tax returns with the Internal Revenue Service for all the prior tax years, for which I/the business was required to file a return.

12. I (have or have not) filed applicable state tax returns with the State of New Jersey or any other state or commonwealth for all prior tax years, for which I/the business was required to file a return.
13. I (do or do not) incur trade credit or make payment arrangements defined under the Bankruptcy Code which require the exchange of credit by debtor to creditor or the extension of creditors' supplies to debtor.
14. I (have or have not) pledged any business receivables, rents, profits, or other cash collateral for any loans.
15. I (do or do not) have a line of credit with any financial institution for my business(es).
16. I (have or have not) provided financial statements to a third party for my business within the two (2) years proceeding the filing of this bankruptcy.
17. As of the date of this certification, the value of my business assets, including tools, equipment, inventory, and accounts total \$ 50,000.00.
18. As of the date of this certification, I have business obligations which total \$ Personal Debts.
19. In support of this certification and as required by the Standing Trustee, I provide the following attached documents (attached):

- ☐ LLC Charter, Partnership Agreement, Certificate of Incorporation, or Franchise Agreement;
- ☐ Last two (2) filed Federal Tax Returns, with all supporting schedules and statements;
- ☐ Current insurance declaration page;
- ☐ Current license and/or permit, plus municipal and county licenses and certifications;
- ☒ Bank statements for one (1) full year ending the month prior to filing; and
- ☒ Profit and loss statements for one (1) full year ending the month prior to filing.

I declare under penalty of perjury that the foregoing statements are true and correct.

I have read and acknowledge my responsibilities as a business debtor.

I understand that by filing this certification with the Standing Trustee and attachments in its support, I am signing the document under Fed. R. Bankr. P. 9011.

I declare that (I or my attorney) will retain the original signature of this certification for a period of seven (7) years from the date of the closing of this case pursuant to Fed. R. Bankr. P. 8011.

Date: 8/23/23

/s/   
Debtor

Date: \_\_\_\_\_

/s/ \_\_\_\_\_  
Co-Debtor